

I lost my father to dementia in April. My mother is suffering from moderate dementia too. The 2 of them were always financially responsible and managed to save a nest egg to take care of their old age. That nest egg is being eaten away by the costs of caring for my mother.

Shortly after Dad died Mom moved to an assisted living center here in Helena. At the time, she moved in her costs were \$4000.00 a month because she could still manage much of her own self-care. The management of the assisted living center informed us that as Mom needed more care, the cost of her care would increase. Some people are paying more than 8000.00 a month for assisted living or nursing home care.

At those costs, even the 4000.00 a month, my brother and I worried about how long we could stretch her nest egg.

As all turned out, Mom returned home with in home services. She is now getting about 6 hours a day of in home services. The cost of that care is still nearly \$4000.00 a month. There are still all the other costs of living such as groceries and utilities on top of the care costs.

When both of my parents were alive, their social security was just over \$2000.00 a month. However, since Dad died Mom's social security has been reduced to \$1567. That means she is depleting her nest egg at the rate of about 2500 to 3000 a month just to pay for her care. Medicare pays none of the care costs. Plan D Medicare benefits pay for her medications.

My Mom and Dad were very smart and lucky that they had the ability and mindset to save a little money as a nest egg. I do worry about what will happen to Mom if she outlives that nest egg. Do I need to use my nest egg to care for my mom? Then what resources take care of me as I age into the disease?

Mom deserves the support of this state. Mom and Dad have always paid real property taxes, motor vehicle license fees, income taxes, gas taxes and all the other taxes and fees that have been levied. They have supported the schools and bond issues for roads, state buildings, sewer plants, and everything else. The state should be respectful enough to support her if and when she needs services to keep her comfortable. Nobody is asking for extravagant care, just helping her meet her basic everyday needs.

Our family is lucky that we have a nest egg to work with. What about the families who are facing the same costs that we are and don't have any nest egg to work with? What about the families that have burned through their nest eggs? Medicaid is certainly a last resort, but it is an important safety net for the people who have lost everything socially, emotionally, financially, and physically to this very ugly disease. Dementia has no respect for anybody.

Please maintain the funding for our older people who need and have earned our love, respect and support. Thank you.

